Form ADV Part 2B: *Brochure Supplement*

Thomas J. Saunders

CRD Number: 2854359

111-113 E. Court Street | Doylestown, PA 18901
(716) 322-7478

WINTHROP PARTNERS
Wealth Planning & Investment Management

Winthrop Partners – WNY, LLC | Winthrop Partners – EPA, LLC | Winthrop Partners – WPA, LLC

09/01/2025

This brochure supplement provides information about Thomas J. Saunders that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Thomas J. Saunders may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Thomas J. Saunders

Date of Birth

1961

Education

- University of Chicago; AB; 1983

Business Experience

- Winthrop Partners - WNY, LLC, Managing Member, Investment Adviser Representative, 2015 - Present
- Winthrop Partners - EPA, LLC, Co-Managing Member & COO, 2015 - Present
- Winthrop Partners - WPA, LLC, Co-Managing Member & COO, 2015 - Present
- Locust Capital Management, Principal, 2014 - 2016
- First Niagara Bank, Group Manager, 2010 - 2014
- BNY Mellon Corporation, Sales Director, 2009 - 2010

Professional Designations

- **Series 65**

Item 3 Disciplinary Information

Thomas J. Saunders has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Thomas J. Saunders is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Thomas J. Saunders is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Thomas J. Saunders does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Thomas J. Saunders, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Robert Brian Werner

CRD Number: 4910211

Edgewood Station | *101 East Swissvale Avenue* | *Pittsburgh, PA 15218*
(716) 322-7478

Winthrop Partners – WNY, LLC | Winthrop Partners – EPA, LLC | Winthrop Partners – WPA, LLC

09/01/2025

This brochure supplement provides information about Robert Brian Werner that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Robert Brian Werner ("Brian Werner") may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Robert Brian Werner, CFA®, CFP®

Date of Birth

1968

Education

- Duquesne University; MBA; 1997
- University of Dayton; B.S. in Finance; 1990

Business Experience

- Winthrop Partners - WNY, LLC, Managing Member, Chief Investment Officer, 2015 - Present
- Winthrop Partners - EPA, LLC, Managing Member, Chief Investment Officer, 2015 - Present
- Winthrop Partners - WPA, LLC, Managing Member, Chief Investment Officer, 2015 - Present
- Locust Capital Management, Managing Director, 2015 - 2016
- First Niagara Bank, Wealth Advisor, 2010 - 2015
- PNC/National City Wealth Management, Relationship Manager, 2005 - 2010

Professional Designations

- **Chartered Financial Analyst**

  The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute – the largest global association of investment professionals.

  There are currently more than 142,000 CFA charter-holders working in 159 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

  <u>High Ethical Standards</u>

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- ✓ Place their clients' interests ahead of their own
- ✓ Maintain independence and objectivity
- ✓ Act with integrity
- ✓ Maintain and improve their professional competence
- ✓ Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter-holders often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 23 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

- **Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number

of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Brian Werner has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Brian Werner is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Brian Werner is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Brian Werner does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Brian Werner, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Keith U. Saunders

CRD Number: 7699129

111-113 E. Court Street | Doylestown, PA 18901
(716) 322-7478

Winthrop Partners – EPA, LLC

11/03/2025

This brochure supplement provides information about Keith U. Saunders that supplements the brochure for Winthrop Partners – EPA, LLC and its affiliated advisers, Winthrop Partners – WPA, LLC and Winthrop Partners – WNY, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Keith U. Saunders may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Keith U. Saunders

Date of Birth

1995

Education

- Saint Joseph's University; Bachelors of Science in Food Marketing; 2018

Business Experience

- Winthrop Partners - EPA, LLC, Investment Adviser Representative, 2025 - Present
- Winthrop Partners - EPA, LLC, Client Services, 2023-2025
- Liberty Mutual Insurance, Sales Associate, 2020-2023
- Insight Global, IT Technical Recruiter, 2018-2020

Professional Designations

- Series 65

Item 3 Disciplinary Information

Keith U. Saunders has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Keith U. Saunders is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Keith U. Saunders is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Keith U. Saunders does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

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Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Ryan J. Carney

CRD Number: 6559045

295 Main Street | Ste. 840 | Buffalo, NY 14203
(716) 322-7478

Winthrop Partners – WNY, LLC

09/01/2025

This brochure supplement provides information about Ryan J. Carney that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Ryan J. Carney may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Ryan J. Carney

Date of Birth

1990

Education

- Bowdoin College; B.S. in Economics; 2015

Business Experience

- Winthrop Partners - WNY, LLC, Member, Trader, 2016 - Present
- Locust Capital Management, Advisor, 02/2016 - 05/2016
- AXA Advisors, Financial Consultant, 2015 - 2016

Professional Designations

- **Certified Financial Planner**

  The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

  The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

  To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

  - Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Ryan J. Carney has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Ryan J. Carney is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Ryan J. Carney is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Ryan J. Carney does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Ryan J. Carney, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Robert M. Richardson

CRD Number: 2854359

Edgewood Station | *101 East Swissvale Avenue* | *Pittsburgh, PA 15218*
(716) 322-7478

Winthrop Partners – WPA, LLC

07/22/2025

This brochure supplement provides information about Robert M. Richardson that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Robert M. Richardson may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Robert M. Richardson

Date of Birth

1999

Education

- La Roche University; Bachelors of Finance & Business Management; 2022

Business Experience

- Winthrop Partners - WPA, LLC, Investment Adviser Representative, 2025 - Present
- Forum Financial Management, Trader, 2023 - 2025
- EWA, LLC, Assistant Portfolio Manager, 2022 - 2023

Professional Designations

- **Series 65**

Item 3 Disciplinary Information

Robert M. Richardson has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Robert M. Richardson is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Robert M. Richardson is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Robert M. Richardson does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Robert M. Richardson, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Thomas Bunting III

CRD Number: 7050500

111-113 E. Court Street | Doylestown, PA 18901
(716) 322-7478

Winthrop Partners – EPA, LLC

09/01/2025

This brochure supplement provides information about Thomas Bunting III that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Thomas Bunting III may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Thomas Bunting III, CPA

Date of Birth

1940

Education

- Temple University; B.S. in Accounting; 1968

Business Experience

- Winthrop Partners - EPA, LLC, Investment Advisor Representative, 2018 - Present
- Thomas Bunting III, CPA, CPA, 2013 - Present
- BBD, LLP, CPA, 1997 - 2012

Professional Designations

- **Certified Public Accountant**

  CPA is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for membership in their respective professional accounting bodies and certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. The experience component varies from state to state but the majority of states still require work experience to be of a public accounting nature, namely 2 years audit or tax or a combination thereof. Over 40 of the state boards now require applicants for CPA status to complete a special examination on ethics, which is effectively a fifth exam in terms of requirements to become a CPA. CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state.

Item 3 Disciplinary Information

Thomas Bunting III has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Thomas Bunting III is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Thomas Bunting III is the sole proprietor of Thomas Bunting III, CPA, and performs tax services for a limited number of clients as the business winds down. He receives compensation for his services. Mr. Bunting will provide tax advice to Winthrop clients at no charge in his capacity as an associate of Winthrop.

Item 5 Additional Compensation

- Thomas Bunting III does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Thomas Bunting III, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.

Form ADV Part 2B: *Brochure Supplement*

Jennifer D. Roberts, ChFC®

CRD Number: 2490363

295 Main Street | Ste. 840 | Buffalo, NY 14203
(716) 322-7478

Winthrop Partners – WNY, LLC

09/01/2025

This brochure supplement provides information about Jennifer D. Roberts that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, "Winthrop" or the "Firms"). You should have received a copy of that brochure. Please contact Kelly M. Christopher by phone at (913) 239-0100, or via email at kmchristopher@beaconcompliance.com, if you did not receive Winthrop's brochure, or if you have any questions about the contents of this supplement.

Additional information about Jennifer D. Roberts may be available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Jennifer D. Roberts, ChFC®

Date of Birth

1971

Education

- The American College of Financial Services; Chartered Financial Consultant; 2019
- College for Financial Planning; Registered Paraplanner; 1999
- Alfred State College; B.S. in Accounting; 1989

Business Experience

- Winthrop Partners - WNY, LLC, Investment Advisor Representative, 2019 - Present
- Elleverage, Chief Operating Officer, 2017 - 2019
- Winthrop Financial, Vice President, 2012 - 2017
- Harold C Brown & Co., Registered Sales Associate, 2006 - 2011

Professional Designations

- **Chartered Financial Consultant**

  The Chartered Financial Consultant (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

  Program Objectives:

  - Function as an ethical, competent and articulate practitioner in the field of financial planning;
  - Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies;

- Apply financial planning theory and techniques through the development of case studies and solutions; and
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

- **Registered Paraplanner**

  Individuals who hold the RP® designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning, and general financial planning concepts, terminology, and product categories. Individuals also complete a three-month-long internship. In addition, individuals must pass an end-of-course examination that tests their abilities to synthesize complex concepts and apply theoretical concepts to real-life situations.

  Please note that Jennifer D. Roberts's RP® designation status is expired and is no longer supported by the issuing organization, College for Financial Planning. The RP designation is now known as Financial Paraplanner Qualified Professional (FPQP®).

Item 3 Disciplinary Information

Jennifer D. Roberts has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Jennifer D. Roberts is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Jennifer D. Roberts is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Jennifer D. Roberts does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner

or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kelly Christopher

Title: Chief Compliance Officer

Phone Number: 913-239-0100

Email Address: kmchristopher@beaconcompliance.com

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Jennifer D. Roberts, which may include reviewing individual client accounts.

Kelly Christopher, the Chief Compliance Officer of the firm, has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.